



**Collective Liability Insurance Cooperative (CLIC)**  
**Meridian Community Unit School District #223**  
 Member Cost Comparison

Coverage Description	2025-2026	2026-2027	% Change
<b>Payroll Information</b>			
7380 – Drivers	\$646,360	\$713,155	
8868 – Teachers/Professionals	\$11,445,898	\$12,190,661	
9082 – Cafeteria	\$282,864	\$325,411	
9101 – Maintenance/All Other	\$673,975	\$864,785	
<b>Total Payroll</b>	<b>\$13,049,097</b>	<b>\$14,094,013</b>	<b>8.0%</b>
<b>Experience Modification Factor (MOD)</b>	<b>1.02</b>	<b>0.87</b>	<b>-14.7%</b>
<b>Modified Premium</b>	<b>\$89,975</b>	<b>\$89,784</b>	<b>-0.2%</b>

<b>Fixed Costs</b>			
Worker's Compensation Premium	\$4,981	\$4,697	
RPA Administration Fee	\$7,491	\$7,866	
Sedgwick Claims Administration Fee	\$4,660	\$4,949	
Sedgwick Loss Control Fee	\$985	\$995	
<b>Total Fixed Costs</b>	<b>\$18,116</b>	<b>\$18,506</b>	<b>2.2%</b>

<b>Variable Costs</b>			
Loss Fund – Initial 100%	\$114,718	\$114,475	
Actuarial Debit/Credit	-20.5%	-23.7%	
Loss Fund – 100% with Actuarial Debit/Credit	\$91,153	\$87,385	
High/Low Plan 10% Supplemental Loss Fund Contribution, if applicable	\$0	\$0	
<b>Total Loss Fund w/Debit/Credit and High/Low</b>	<b>\$91,153</b>	<b>\$87,385</b>	<b>-4.1%</b>
<b>Total Worker's Compensation Program Costs:</b>	<b>\$109,269</b>	<b>\$105,891</b>	<b>-3.1%</b>